

Medical Bills, Health Insurance and Lower-Cost Care

Practical questions and support pathways in Korea and Japan

English · 日本語 · 한국어 | LANGLOBE · 2026

Information reviewed: 16 October 2026. Independent reference material; not an eligibility decision, medical advice or a guarantee of financial assistance. Program rules and hospital arrangements can change. Verify current terms directly with the insurer or provider.

What to check

Korea

National Health Insurance Service (NHIS): foreign residents may be enrolled as employees, regional subscribers, or dependants depending on their circumstances. The rules are not identical for every visa, residence history or family relationship. Confirm effective coverage dates, dependent status and contributions with NHIS rather than assuming that residence alone resolves eligibility.

For unexpectedly high medical expenses, ask NHIS about catastrophic medical expense support (재난적의료비 지원) and other applicable out-of-pocket protection. Eligibility, excluded costs, covered periods and application deadlines must be checked against the current program. The NHIS foreign-resident service centres can assist with coverage questions; they are not necessarily the same office handling financial aid applications.

Before paying a very large bill, ask the hospital billing desk or medical social worker: Which part is covered by NHIS? Are there non-covered services? Can I receive an itemised statement, and is any assistance application time-sensitive?

Japan

Public health insurance can include employee insurance or National Health Insurance (国民健康保険・こくみんけんこうほけん), depending on residence, employment and other conditions. For high covered medical expenses, ask about the High-Cost Medical Expense Benefit (高額療養費制度・こうがくりょうようひせいど). Limits and mechanisms depend on age, income, insured status and treatment date; significant revisions took effect in August 2026, with further changes planned for 2027. Do not reuse old numerical caps.

Some medical providers participate in the free or low-cost medical care scheme (無料低額診療事業・むりょうていがくしんりょうじぎょう) for people who have difficulty paying. This is provider-specific, and screening and the extent of relief differ. Ask about a medical social worker (医療ソーシャルワーカー) and whether the hospital participates.

Less obvious problems worth asking about

- Is assistance assessed on the treatment date, invoice date, or application date? This can matter when insurance changes mid-treatment.

- Can the bill be divided into amounts eligible for public coverage, assistance or reimbursement and amounts excluded?

- If I have no standard identity document, can the hospital suggest another way to establish identity or route me to a social worker?
- Will a claim require a diagnostic certificate, receipt, itemised bill, proof of household income or insured-status documentation?
- Does the requested payment plan affect my ability to apply for assistance?

Ready-to-use English → Japanese → Korean expressions

01. I need medical care, but I am worried about the cost.

日本語 診療（しんりょう）を受けたいのですが、費用（ひよう）が心配（しんぱい）です。

한국어 진료를 받고 싶지만 비용이 걱정됩니다.

02. Could you check whether my health insurance is currently valid?

日本語 健康保険（けんこうほけん）の資格（しかく）が現在（げんざい）有効（ゆうこう）か確認（かくにん）していただけますか。

한국어 제 건강보험 자격이 현재 유효한지 확인해 주실 수 있나요?

03. I do not have my insurance document with me. How can I confirm coverage?

日本語 保険（ほけん）の確認書類（かくにんしゅるい）を持（も）っていません。加入状況（かにゅうじょうきょう）はどう確認できますか。

한국어 보험 확인서류를 가지고 있지 않습니다. 가입 상태를 어떻게 확인할 수 있나요?

04. Please separate covered and non-covered charges in the estimate.

日本語 見積書（みつもりしょ）で保険適用（ほけんてきよう）と保険適用外（ほけんてきようがい）の費用（ひよう）を分（わ）けてください。

한국어 견적서에서 보험 적용 비용과 비급여 비용을 구분해 주세요.

05. Is there a medical social worker I can speak with?

日本語 医療ソーシャルワーカーに相談（そうだん）できますか。

한국어 의료사회복지사와 상담할 수 있나요?

06. Is there any reduction, assistance or reimbursement that may apply?

日本語 減免（げんめん）、助成（じょせい）、払戻（はらいもど）しの対象（たいしょう）になる制度（せいど）はありますか。

한국어 감면, 지원 또는 환급 대상이 될 수 있는 제도가 있나요?

07. What documents and deadlines apply to the application?

日本語 申請（しんせい）に必要な（ひつよう）な書類（しゅるい）と期限（きげん）を教（おし）えてください。

한국어 신청에 필요한 서류와 기한을 알려주세요.

08. Can I receive an itemised bill and official receipts?

日本語 診療費（しんりょうひ）の明細書（めいさいしょ）と領収書（りょうしゅうしょ）をいただけますか。

한국어 진료비 세부내역서와 영수증을 받을 수 있나요?

09. Does this estimate include medication, tests and follow-up visits?

日本語 この見積（みつも）りには薬代（くすりだい）、検査費用（けんさひよう）、再診料（さいしんりょう）が含（ふく）まれていますか。

한국어 이 예상 금액에 약값, 검사비, 재진료비가 포함되어 있나요?

10. Could a qualified medical interpreter be arranged?

日本語 医療通訳（いりょうつうやく）を手配（てはい）していただけますか。

한국어 의료 통역을 지원받을 수 있나요?

11. Please explain the risks and alternatives before I consent.

日本語 同意（どうい）する前（まえ）に、危険性（きけんせい）と代替案（だいたいあん）を説明（せつめい）してください。

한국어 동의하기 전에 위험성과 대안에 대해 설명해 주세요.

12. I cannot pay the full amount today. Who can advise me about the options?

日本語 今日（きょう）は全額（ぜんがく）を支払（しはら）えません。相談先（そうだんさき）を教えてくださいませんか。

한국어 오늘 전액을 낼 수 없습니다. 가능한 방법을 상담할 곳을 알려주세요.

13. Could you explain the proposed payment plan in writing?

日本語 分割払（ぶんかつぱら）いの条件（じょうけん）を書面（しょめん）で説明してください。

한국어 분할 납부 조건을 서면으로 설명해 주세요.

14. Will this treatment require additional visits or charges?

日本語 この治療（ちりょう）には追加（ついか）の受診（じゅしん）や費用（ひよう）が必要（ひつよう）ですか。

한국어 이 치료에 추가 방문이나 비용이 필요한가요?

15. I have an allergy or disability that affects my care.

日本語 診療（しんりょう）に関係（かんけい）するアレルギーまたは障害（しょうがい）があります。

한국어 진료에 영향을 주는 알레르기 또는 장애가 있습니다.

16. Could you write down the next steps and who I should contact?

日本語 次（つぎ）の手續（てつづ）きと連絡先（れんらくさき）を書（か）いていただけますか。

한국어 다음 절차와 연락처를 적어주실 수 있나요?

Message template for the hospital or insurer

English

I would like to confirm my insurance status and expected medical costs before my [appointment/treatment] on [date]. Please let me know which services may not be covered, whether financial assistance may be available, the documents I should prepare, and whether an interpreter can assist.

日本語

[日付（ひづけ）]の[診察（しんさつ）／治療（ちりょう）]について、保険資格（ほけんしかく）と医療費（いりょうひ）を確認（かくにん）したいです。保険適用外（ほけんてきようがい）の費用、利用（りよう）できる可能性（かのうせい）のある支援制度（しえんせいど）、必要書類（ひつようしゅるい）、通訳（つうやく）の有無（うむ）をご案内（あんない）ください。

한국어

[날짜]의 [진료/치료]에 앞서 건강보험 자격과 예상 의료비를 확인하고 싶습니다. 비급여 항목, 이용 가능한 지원제도, 준비할 서류, 통역 지원 가능 여부를 안내해 주시기 바랍니다.

Sources, dating and use of this publication

This guide provides language support and questions for discussion, not personalised medical, insurance or legal advice. It does not promise eligibility. Figures and benefit caps are deliberately excluded because they change and depend on individual circumstances. Content independently drafted from the official sources below; example messages are illustrative, not actual agency notices. Verify policies and contacts directly before reliance.

Korea | NHIS, Guidance for Foreigners — <https://www.nhis.or.kr/english/wbheaa02900m01.do>

Korea | NHIS, Centre for Foreign Residents — <https://www.nhis.or.kr/english/wbheaa02100m01.do>

Korea | NHIS, Catastrophic Medical Expense Support —
<https://www.nhis.or.kr/static/html/wbma/c/wbmac0222.html>

Japan | MHLW, National Health Insurance for Foreign Residents —
https://www.mhlw.go.jp/stf/newpage_21895.html

Japan | MHLW, High-Cost Medical Expense Benefit (2026 revision) —
https://www.mhlw.go.jp/stf/seisakunitsuite/bunya/kenkou_iryoku/iryokuhoken/juuyou/kougakuiryou/index.html

Japan | MHLW, Free or Low-Cost Medical Care Scheme — https://www.mhlw.go.jp/web/t_doc?dataId=00tb0072&dataType=1&pageNo=1